

Presented by



# Education and Advancement

John and his friends had 48 hours to make a movie for The Shootout, the annual moviemaking contest. John read the rules to everyone. "It has to be a musical, it has to use a prop of a remote control, and someone has to say, 'Oh my gosh, I can't find the remote!'" John's writers got busy working out a script, and all around the auditorium, the other eight teams were frantically doing the same thing.

They made up a story, they made up songs, filmed it, and less than 48 hours later, they were making the final edit to the film when the computer crashed. Oh, no! By the time they fixed the computer and prepared the DVD to turn in, it was three minutes after the deadline!

John's movie didn't get to win The Shootout, but his professor thought it was so good, he should send it in to the MTV Best Film on Campus contest. And John's film won, beating out graduate students from a top film school. John and his top writer were awarded summer internships at MTV Films.



## Here's how to tackle setting career goals.

- **Interests and abilities:** Figure out what you love to do.
- **Career path:** Map out your way to your chosen career, and figure out the earning potential for your career.
- **Get help:** See a career counselor or consult some of the references discussed in this chapter to find possible careers.
- **Write down goals:** Give yourself a reasonable amount of time to complete these goals, and check yourself periodically to see how you're doing.

## Main Idea

Your career and lifetime earnings will depend on the plans you make now, so figure out your interests and abilities and make goals with dates for accomplishments. Your education plans should be first on your list.

## After completing this lesson you will be able to:

- find resources to explore interests, aptitudes, and abilities
- learn how to set goals that help you arrange your priorities
- choose the best college loan
- determine if you will make more money in your intended career by going to college or going straight into the workforce

## Key Terms

- Apprenticeship
- Associate's Degree
- Bachelor's Degree
- Career Ladder
- College
- Community College
- Cooperative Education
- Grants and Scholarships
- Internship
- Occupational Training Programs
- Student Loan
- University

## Planning Your Career

What if you had to get a job to support yourself starting tomorrow? You would probably take the first job you could find in order to start making money. Now step back. What if you had to start supporting yourself in six months? You might start looking for advice on what jobs you could train for in only six months. Of those jobs, you would pick the one you liked best and that paid you enough to live on.

Take another step back. What if you had to pay your own way starting in two years? Now more options are open. With two years' training, you could complete a certificate program and move into a support or medical field. With two years to carry out a plan, you could be building toward your goal of that first entry-level position.

By now you get the idea. The farther ahead you plan, the better your choices at the end. Whether you expect your next job in ten years or tomorrow, planning will help you get there.

## What Are Your Interests, Aptitudes, and Abilities?

Do you like helping people? Does it make your day to solve a tough puzzle? Do you most look forward to days when you will be giving a presentation in class, or would you rather be part of a group sent to fix a problem? These are your interests.

Your interests will help point you to a career. What about how good you are at the things you love?

Maybe you took a career test that pointed you toward being an airline pilot. Only the test didn't ask if you had a fear of flying! You might have an aptitude to be a pilot, but no interest in that career.

Have you been playing the violin for seven years? Your ability to play the violin might point you to a career that you would find rewarding.

If you are clueless about a career path, then having a teacher or counselor help you find your aptitude for different fields might be just what you need...to get a clue.

## Setting Goals and Priorities

Perhaps you do not have a career goal in mind. One book many counselors recommend is *What Color Is Your Parachute* by Richard Nelson Bolles. You will use it to explore your interests, likes and dislikes, and the type of work that appeals to you.

Once you set goals, you will look at your priorities in life. How important is your goal to you? Should you plan your coursework around it? Is it worth using your precious free time to explore? If you set your priorities so you can meet your goals, each step will take you closer to what you want.

Each step toward your ultimate goal could be another rung up the career ladder as you move from entry-level job to your career goal. You will explore this in a hands-on way in the computer exercise of the lesson.

## Going to College

College. For most people, it's part exploration and part career foundation. Often, young people are living away from their parents for the first time. The courses you take in college will likely open you up to careers you never knew existed. Your goals and priorities may change as you find out more.

The best advice about college is to take a course of interest during freshman year and work to develop that into a four-year pursuit. It might be the beginning of engineering. It could be the science of how proteins are made, or even learning how to make an inexpensive pump for a well in an impoverished community. A seminar or group project such as this could grow into a four-year project, or a passion for your whole life. College is just the beginning.

## Non-College Job Training

Among the fastest-growing occupations for which college is not a prerequisite, emergency medical technicians (EMTs) and medical secretaries are two health-care professions in the greatest demand. The median pay for an EMT is \$28,000 a year.

Welders can train for a few weeks of school or a five-year apprenticeship program, earning a half-salary during the day and taking coursework in the evenings. The median pay for a welder is \$32,880 per year.

Technicians who care for heating, ventilation, and air conditioning (HVAC) systems will always be in demand. Growth areas of the country like the Southwest need air conditioning as a basic requirement. Every business environment needs computers, and computers start to fail at high temperatures. Apprenticeships are available in this field. For more information contact an organization called the United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry, at [www.ua.org](http://www.ua.org).

These are only a few of the many opportunities for a challenging career that do not require college.

## Internships, Apprenticeships, and Cooperative Education

More than 87% of college seniors in 2003 had taken part in an internship by the time they graduated. Internships, whether paid or unpaid, can be the first step in obtaining your career goal. Books such as *The Internship Bible* list thousands of internships and how to apply for them. There are internships just for high school science students (the two-week U.S. Department of Energy High School Student Research Honors Program) and internships at every major sports team. The possibilities are endless.

Apprenticeships have been around for thousands of years, with the young people of every generation learning a trade in return for several years of service with the artisan. Modern apprenticeships help people start careers in such fields as plumbing, pipefitting, HVAC repair, and welding. See [www.ua.org](http://www.ua.org) for more information.

Cooperative education involves college students, often in engineering, spending part of their school year at a company work site where they get a

salary and work on projects with more and more similarity to what their work will be once they graduate. Astronaut Janice Voss got her start as a co-op student at the NASA Johnson Space Center.

Potential co-op students will learn about opportunities and interview with co-op companies usually in the sophomore year of college.

## **Paying for Your Education or Training**

If you want to earn scholarship money, you don't need to wait until you are in college. Scholarships are awarded through essay contests and other competitions.

Did you know there is money available for residents of every state, all religious affiliations, and any academic interest? A good guide to check out from the library is *Peterson's Scholarships, Grants, & Prizes*.

Once you are applying to a college or training program, the administration will help you apply for grants and scholarships directly from the institution. Any money not covered by scholarships or grants and beyond what a family can pay will be covered by student loans.

Families can also take out student loans from their own bank or credit union, but the loans may be more expensive than those obtained from the institution. Is the interest deferred until after graduation, or does it start growing from the time the money is borrowed? What are the interest rates? These are questions you should ask before taking out any loan.

You may qualify for federal loan programs such as the Stafford or Perkins loans. These generally have lower interest rates and are a better deal for students. The interest rate is set by the government, and you may be eligible if your family has a low income.

Loan providers like the SallieMae corporation may give you a student loan and then later be the company to which you repay your loan. It can be beneficial to take out all of your student loans from one corporation, since they will bundle your loans into one payment for you to make.

Other ways of paying for college include Coverdell Education Savings Accounts that can be invested for you long before you start college. These savings accounts can earn tax-free returns to pay for education. Your family can put \$2,000 per year into this account up until you turn 18 years old. Then the account must be used for your education before you turn 30.

Your home state may have an education savings plan. These plans come in many different forms. Some allow you to purchase tuition credits at today's prices for use in the future at any in-state institution. These plans benefit the state by keeping students at state colleges and universities. Other programs, such as state 529 plans, can be used to earn money that is tax free at the state and federal level. These 529 plans can be used for education expenses in any state.

Note that in the long run, the amount of money you will earn will outstrip the amount you have to pay for college or training. You will study this further in the computer exercise of the lesson. In fact, graduating from college can boost your income 60% compared to high school graduates. This can mean a lifetime increase in income of one million dollars.

## Summary

Setting goals is key to accomplishing what you want. Goals are not about what someone else wants for you, but what you yourself want to do with your life and your career. The best goals have dates by which you will accomplish them. Goals will help you set priorities in your life so that you put yourself first.

Whether your goals take you to college, an apprenticeship, or a training program, following through on your plan will give you a sense of accomplishment. You are not alone in paying for training or college. Grants, scholarships, and loans will help you move toward the career you want.

## Key Terms

### **Apprenticeship**

A learning period of up to five years including on the job training (with pay) and additional coursework at night. See [www.ua.org](http://www.ua.org).

### **Associate's Degree**

A degree that generally takes two years of study and is awarded by a community, junior, or business college.

### **Bachelor's Degree**

An academic degree which usually takes four years to earn and is awarded by a college or university.

### **Career Ladder**

Upward movement from an entry-level job to the job that is a final goal.

### **College**

A four-year institution of learning where students earn an undergraduate degree (BA or BS degree).

### **Community College**

A two-year college that emphasizes career training, or a less expensive way to complete the first two years of college before transferring to a four-year college.

### **Cooperative Education**

When a degree program is combined with an internship in a company as part of practical education in the field.

### **Grants and Scholarships**

Money to pay for college that does not need to be paid back.

### **Internship**

Time spent working for a company in an industry of interest. Can be paid or unpaid, and can last typically from six weeks to a year.

### **Occupational Training Programs**

These range from a half-day weekly during high school to two-year, full-time programs spent learning a trade such as firefighting, medical technology, or IT network management.

### **Student Loan**

Money borrowed to pay for education. This money must be paid back. The best loans have deferred interest. That means interest does not start building until the education period is complete.

### **University**

An organization of advanced education, that makes the appropriate amenities available for instruction and study and has the necessary certification to award graduate or undergraduate degrees.